

State of California

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Business, Transportation & Housing Agency

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Loan and Grant Program Directory



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Cover photographs: top left, Oroysom Village, Fremont (Families Moving to Work, award date 1999); top right, Tenderloin Family Housing/201 Turk Street, San Francisco (Rental Housing Construction Program, 1992); bottom left, Marcus Garvey Commons, Oakland (Rental Housing Construction Program, 1990); bottom right, Las Jicamas, Soledad (HOME Program, 1995).

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Introduction: How We Award Loans and Grants

The mission of the Department of Housing and Community Development (HCD) is to provide leadership, policies and programs to preserve and expand safe and affordable housing opportunities and promote strong communities for all Californians.

To accomplish this, HCD awards loans and grants to hundreds of cities, counties, and private nonprofit and for-profit housing developers and service providers every year. This money supports the construction, acquisition, rehabilitation and preservation of affordable housing, child care facilities, shelters for the homeless, public infrastructure and facilities, and jobs for lower income workers. (Please note, however, that with rare exceptions, our programs cannot make loans or grants directly to individuals.)

The Department's loan and grant programs typically announce the availability of program funds by issuing a formal Notice of Funding Availability (NOFA) or a Request for Proposals (RFP), that is posted on our website and noticed or sent by mail to cities, counties, developers and other interested parties. The NOFA describes the program that is offering the money, gives the amount available, describes the eligible uses of the money and other rules and relevant information, tells who can apply and how, and may give an application deadline date if the process is competitive.

Our NOFAs and RFPs make dollars available in one of two ways: (1) over-the-counter (OTC), or (2) on a competitive basis. Over-the-Counter means that applications will be accepted at any time, evaluated, and funds awarded to qualified applicants one at a time, on a first come, first served basis, until the available funds have been committed. Projects are evaluated using the program's threshold criteria, and those that meet all the minimums are usually funded. The criteria may reside in the program regulations, in guidelines, or in the NOFA itself.

In a competitive funding process, the NOFA or RFP includes an application deadline date. Applications are collected and held until the deadline passes, and then reviewed and compared in an intensive rating and ranking process that is designed to be as fair and objective as possible. Each application is rated for completeness and given point scores for program criteria such as the sponsor's experience and other qualifications, readiness of the project to proceed, responsiveness to local needs, degree of affordability to the targeted beneficiaries, amount of nonprogram funds leveraged, geographical distribution, etc. Then the projects are ranked according to their total point scores, and usually funded from the top of the list down until all available funds are committed.

Before final decisions are made, many staff recommendations for awards or disapprovals are reviewed by the Local Assistance Loan and Grant Committee, an appointed panel of outside developers, lenders and public officials that meets periodically to advise the Director on loan and grant decisions. The Committee's review is required by law for some but not all programs. It typically reviews awards for individual projects, but not for programs such as Community Development Block Grant-funded city or county housing rehabilitation programs. The

Committee adds a valuable additional perspective on the technical and policy issues of the proposals it reviews.

Award decisions are announced in letters from the Director or a deputy director to the applicants, recipients, media, local legislators and other interested parties. Contracts for disbursement of the awarded funds are developed and executed, and the disbursement of funds commences according to the contract when the project begins.

Through this process HCD helps California's cities, counties and private housing developers to build, rehabilitate and preserve affordable housing, and provide other housing-related services, to meet our growing needs. For details on upcoming funding opportunities, use the contact phone numbers in the program descriptions in this Directory, or visit our Funds Available Calendar at <http://www.hcd.ca.gov/ca/fac.html>.

CalHome Program

Purpose	Enable low and very-low income households to become or remain homeowners.
Assistance Type	Grants to local public agencies and nonprofit developers to assist individual households with deferred-payment loans; direct, forgivable loans to assist development projects involving multiple ownership units, including single-family subdivisions. <u>Note:</u> CalHome does not loan directly to individuals.
Terms	<p><i>Grants</i> to local public agencies or nonprofit corporations for first-time homebuyer downpayment assistance, home rehabilitation, acquisition and rehabilitation, homebuyer counseling, self-help mortgage assistance programs, or technical assistance for self-help and shared housing homeownership. Funding is set aside for homeowners of manufactured homes. All funds to individual homeowners will be in the form of loans.</p> <p><i>Loans</i> for real property acquisition, site development, predevelopment, construction period expenses of homeownership development projects, or permanent financing for mutual housing and cooperative developments. Project loans to developers may be forgiven as developers make deferred-payment loans to individual homeowners.</p> <p>Assistance to individual households will be in the form of deferred-payment loans, payable on sale or transfer of the homes, or when they cease to be owner-occupied, or at maturity.</p>
Eligible Activities	Predevelopment, site development, new construction, rehabilitation, acquisition and rehabilitation, downpayment assistance, mortgage financing, homebuyer counseling, and technical assistance for self-help projects or shared housing. A share of funds is allocated for the rehabilitation, replacement and repair of manufactured homes.
Eligible Applicants	Local public agencies and nonprofit corporations
Application Procedures	Applications will be invited through the issuance of Notices of Funding Availability (NOFAs).
Contact	(916) 327-3646

California Indian Assistance Program (CIAP)

Purpose	Assist California Indian tribal governments to obtain and manage state and federal funds for housing, infrastructure, community and economic development projects.
Assistance Type	CIAP staff provides technical assistance, including grant writing, to obtain funds from other agencies. Planning and technical assistance grants are provided subject to fund availability.
Terms	Technical assistance is provided on request at no cost to recipients, on a first come, first served basis. Terms of grants are set by rules of the funding program or agency.
Eligible Activities	Consultant and grant writing services to federally recognized California Indian tribes for preparation of grant applications for housing rehabilitation, housing construction, economic development, community facility development, cultural enhancement, environmental protection, governmental capacity building, etc. Fund sources include U.S. Department of Housing and Urban Development (HUD) Indian programs, State Community Development Block Grant programs, Bureau of Indian Affairs (BIA), Indian Health Services, the U.S. Department of Health and Human Services Administration for Native Americans programs, and Economic Development Administration (EDA).
Eligible Applicants	Tribal governments and California Indian communities.
Application Procedures	Technical assistance can be requested by letter. Applications for funding are invited by Notices of Funding Availability (NOFAs), when funds become available to CIAP.
Contact	(916) 445-4727

California Self-Help Housing Program (CSHHP)

Purpose	Assist low and moderate income families to build and rehabilitate their homes with their own labor.
Assistance Type	Grants are made to sponsor organizations that provide technical assistance for participating families.
Terms	Grants for technical assistance program operations. (In the past, this program also made mortgage loans to owner-builders; this is why a loan service phone number is given below.)
Eligible Activities	Training and supervision of low and moderate-income self-help homebuilders and repairers.
Eligible Applicants	Local government agencies and non-profit corporations.
Application Procedures	Applications are invited by Notices of Funding Availability (NOFAs) as funds become available. Projects are evaluated, ranked and funded according to criteria in the NOFA.
Contact	(916) 445-0877

Central Valley Infrastructure Grant Program

Purpose	Assist economic development in rural small cities in the central San Joaquin valley by developing and repairing necessary public infrastructure.
Assistance Type	Grants
Terms	Maximum grant amount \$400,000
Eligible Activities	Infrastructure projects such as streets, water, sewer, utilities or telecommunication projects, or other necessary public infrastructure to facilitate business development, retention, or expansion.
Eligible Applicants	Cities of less than 100,000 population and unincorporated communities of less than 20,000 population, in the counties of Fresno, Kings, Kern, Tulare, Madera, Merced, Stanislaus and San Joaquin.
Application Procedure	Applications are invited through a Notice of Funding Availability (NOFA). Applications are evaluated and scored on a variety of factors, which may include project benefit, leveraged funds, median income not over 80 percent of the state median income, unemployment levels, and other appropriate indicators of need.
Contact	Program administration: (916) 445-6000

Child Care Facilities Finance Program (CCFFP)

Purpose	Provide loan guarantees and direct loans for the development and/or expansion of child care and development facilities, and family child care homes serving more than six children.
Assistance Type	Direct loans, and 80% loan guarantees for private sector loans.
Terms	<p>Loan guarantees and direct loans have maximum 30-year terms. Direct loans can provide up to 75% of the total project investment, and have a 3% interest rate. Borrowers must agree to provide child care services for the term of the loan or guarantee.</p> <p>At least 30% of total funds available must be used to support child care facilities in rural areas (any county with less than 400 residents per square mile).</p>
Eligible Activities	<p>Purchase, development, construction, expansion, or improvement of licensed child care and child development facilities and related equipment and fixtures.</p> <p>Direct loans may not be used to purchase homes or other real property.</p>
Eligible Applicants	Sole proprietorships, partnerships, proprietary and nonprofit corporations, and local public agencies that provide licensed child care and/or child development services; and family child care homes serving more than six children that will create new child care and development capacity or preserve capacity that would otherwise be lost.
Application Procedures	The direct loan and micro loan programs are not currently funded; applications will be accepted when funds are available. The loan guaranty program has funds available, and applications may be made to California Small Business Financial Development Corporations.
Contact	Liz Rios Fitzgerald at (916) 323-2180, or Larry Davis at (916) 322-9864 or ldavis@hcd.ca.gov

Code Enforcement Incentive Program

Purpose	Facilitate cooperative, effective working relationships among local government agencies to improve residential building code enforcement.
Assistance Type	Grants
Terms	Grants for three-year local programs. Local match is required of at least 25 percent in the first year, 50 percent in the second, and 75 percent in the third. Maximum grant amount to a single recipient: \$1 million.
Eligible Activities	Develop and implement cooperative working relationships among local code enforcement officials, prosecutorial agencies, health departments, and housing rehabilitation finance agencies.
Eligible Applicants	Cities, counties, and cities and counties. Competitive criteria will be weighted to favor applicants with higher percentages of lower income households and deteriorating housing units, and applicants that propose to prosecute residential property owners with records of habitual, repeated, unabated code violations.
Application Procedures	This program is not currently funded. Applications will be invited through issuance of Notices of Funding Availability (NOFAs), when funds are available.
Contact	Chris Anderson or Teresa Grossi at (916) 445-9471

Community Code Enforcement Pilot Program

Purpose	Fund local teams to address serious current residential code enforcement deficiencies in target areas.
Assistance Type	Grants
Terms	Grants for three-year local programs. Local match to be provided through additional personnel. Maximum grant amount for any one recipient: \$450,000.
Eligible Activities	Create teams consisting of a code enforcement officer funded by the program, city planners, health officers or comparable specialists, and local housing finance agencies, to work with community residents in targeted areas to identify and abate residential building code violations.
Eligible Applicants	Cities, counties, and cities and counties.
Application Process	This program is not currently funded. Applications will be invited through issuance of Notices of Funding Availability (NOFAs) when funds are available. Eligible applications will be ranked and rated against specified criteria.
Contact	Chris Anderson or Teresa Grossi at (916) 445-9471

Downtown Rebound Capital Improvement Program

Purpose	Finance the revitalization of urban downtown areas through adaptive reuse (conversion) of vacant or underutilized commercial and industrial structures into residential units; residential infill; and the development of high-density housing adjacent to existing or planned mass transit facilities.
Assistance Type	Deferred payment development loans.
Terms	<p>Loans at 3 percent interest for projects occupied by and affordable to households with incomes not over 30 percent of 60 percent of area median income. Affordability term is 55 years. Multifamily Housing Program (MHP) terms and conditions will govern.</p> <p>Maximum loan amount per unit is determined by a formula that takes into account a base loan amount of \$20,000 per unit, plus an additional amount per restricted unit required to reduce rents from 30 percent of 60 percent of area median income to the actual maximum restricted rent for the unit.</p>
Eligible Activities	Adaptive reuse of vacant or underused commercial and industrial space into housing where at least 20 to 40 percent of the units are affordable; residential infill; development of high-density housing near mass transit stations; planning for infill housing, adaptive reuse, and other forms of downtown housing development; seismic and structural feasibility studies related to adaptive reuse. Notices of Funding Availability (NOFAs) will indicate the permitted type of financing (construction or permanent) and any special conditions (e.g., subsidy for market rate units). Eligible costs include property acquisition, selected refinancings, lease payments, construction, rehabilitation, off-sites, on-sites, architecture, engineering, legal and other soft costs, selected support facilities, developer fee, rent-up costs, carrying costs, permits and fees, reserves, closing costs, environmental work, relocation and other costs approved by HCD.
Eligible Applicants	Local public entities, for-profit and nonprofit corporations, limited liability companies, limited equity housing cooperatives, Indian reservations and rancherias, and limited partnerships in which an eligible applicant or an affiliate of the applicant is a general partner.
Application Procedures	Applications will be invited by Notices of Funding Availability (NOFAs).
Contact	Reed Flory, (916) 327-2881 or rflory@hcd.ca.gov .

Downtown Rebound Planning Grants Program

Purpose	Fund local planning for infill housing, adaptive reuse (conversion) of commercial and industrial space into residential units, and the development of other forms of high density downtown housing.
Assistance Type	Grants
Terms	Planning Grants
Eligible Activities	Infill site inventories, infill development feasibility studies, strategic action plans to remove barriers and promote infill housing, mixed-use developments and transit corridor development. Activities may include updates of general plans and zoning ordinances to encourage adaptive reuse, higher density residential development, mixed-use development, residential development within walking distance of transit nodes, employment centers and other urban amenities, and seismic and structural feasibility studies on candidate buildings for adaptive reuse.
Eligible Applicants	Cities and counties
Application Process	Applications will be invited by Notices of Funding Availability (NOFAs).
Contact	Robert Maus at (916) 323-3180, or rmaus@hcd.ca.gov .

Emergency Housing Assistance Program (EHAP)

Purpose	Finance emergency shelters and supportive services for homeless individuals and families.
Assistance Type	Grants.
Terms	Each county receives a grant allocation. Twenty percent of the total allocation is made available to non-urban counties.
Eligible Activities	Rehabilitation, construction, renovation, expansion of existing facilities, site acquisition (including lease or purchase of an existing site or facility), equipment purchase, vouchers, operational costs, direct and indirect client services, and administration of the award (limited to 5 percent).
Eligible Applicants	Local government agencies and nonprofit corporations that shelter the homeless on an emergency or transitional basis, and provide support services.
Application Procedures	Applications are invited through Notices of Funding Availability (NOFAs). In some counties, Designated Local Boards (DLBs) rank and recommend applications for EHAP funding, and distribute funds. Where no DLB exists, applications are submitted directly to HCD/EHAP. Check with EHAP staff to determine where applications should be sent.
Contact	(916) 445-0845

Federal Emergency Shelter Grant Program (FESG)

Purpose	Finance emergency shelters, supportive services and transitional housing for homeless individuals and families.
Assistance Type	Grants
Terms	HCD distributes federal FESG grant funds to shelter providers.
Eligible Activities	Facility conversion, rehabilitation, maintenance, operating costs, rent, and provision of essential services such as transportation, legal aid and counseling, to accelerate transition to independent living.
Eligible Applicants	Local government agencies and not-for-profit organizations in small communities that do not receive shelter funds directly from the U.S. Department of Housing and Urban Development (HUD). Local nonprofit shelter and service organizations may also receive funds as service providers working in cooperation with local government agency applicants.
Application Procedures	When HUD announces fund availability, applications are invited through issuance of Requests For Proposals (RFPs).
Contact	(916) 445-0845

HOME Investment Partnerships Program (HOME)

Purpose	Assist cities, counties and nonprofit community housing development organizations (CHDOs) to create and retain affordable housing.
Assistance Type	Grants to cities and counties; loans to state-certified CHDOs operating in state-eligible jurisdictions.
Terms	<p>A 25 percent match is required, unless waived because of a Presidentially-declared natural disaster.</p> <p>Maximum grant amounts: \$1 million for rental activities; \$750,000 for first-time homebuyer projects; \$500,000 for homeownership programs; and \$250,000 for tenant-based rental assistance. Total application limit is \$100,000 higher for certain qualified applicants that combine two activities. At least 50 percent of funds will be awarded to rural applicants.</p> <p>Most assistance is in the form of loans by the city or county recipients to project developers, to be repaid to local HOME accounts for reuse.</p> <p>Repayment of CHDO loans is usually deferred; term is 30 years or more; interest rate is 3 percent simple per annum. A minimum of 15 percent of the total state allocation of funds is set aside for CHDOs.</p>
Eligible Activities	New construction, acquisition, and rehabilitation of single-family and multifamily housing projects, and tenant-based rental assistance. CHDOs are eligible for activities in which the CHDO is able to act as sponsor, owner or developer, as required by federal regulations. All activities must benefit lower-income renters or owners.
Eligible Applicants	Cities and counties that do not receive HOME funds directly from the U.S. Department of Housing and Urban Development (HUD), and current state-certified CHDOs proposing activities in these communities.
Application Procedures	Applications are invited through issuance of Notices of Funding Availability (NOFAs).
Contact	(916) 322-0356

Housing Assistance Program (HAP)

Purpose	<p>Administer the federal Section 8 program in rural counties without housing authorities, to provide rental assistance payments to extremely-low and very-low-income households.</p> <p>The counties administered by HCD are: Alpine, Amador, Calaveras, Colusa, Glenn, Inyo, Modoc, Mono, Sierra, Siskiyou, Trinity and Tuolumne.</p>
Assistance Type	Monthly rent assistance payments
Terms	<p>HCD receives an allocation of Section 8 rental assistance funds from the federal Department of Housing and Urban Development (HUD), and contracts with nonprofit organizations to administer the Section 8 Housing Choice Voucher program at the county level.</p> <p>Very-low income means not over 50 percent of area median income, adjusted for family size. Extremely-low income means not over 30 percent of area median income, adjusted for family size.</p>
Eligible Activities	Monthly rental assistance payments to rental property owners/landlords on behalf of qualified tenants.
Eligible Applicants	Income-eligible families and individuals.
Application Procedures	Eligible families and individuals apply to local subcontractors for rental assistance when the subcontractors' waiting lists are open. Applications may be suspended in a county when the anticipated wait for assistance exceeds one year.
Contact	(916) 324-7696

Inter-Regional Partnership Grants for Jobs-Housing Balance

Purpose	One-time allocation to be used to develop and implement plans to promote and accommodate housing development in areas rich in jobs, and job creation in predominately residential communities. Applicants are to use geographic mapping, targeted policies and incentives, and integrated planning approaches that connect housing, transportation and environmental issues to alleviate jobs-housing imbalances.
Assistance Type	Grants
Terms	One-time funding allocation. Funded activities must be completed by June 30, 2004. Requires 25 percent local match.
Eligible Activities	Analyze effects of jobs-housing imbalances using geographic mapping; develop implementation plans, targeted policies and incentives, and integrated planning approaches to encourage economic investment and job creation near available housing, and increase housing development near major employment centers.
Eligible Applicants	Two or more Councils of Governments (COGs), two or more sub-regional agencies within a multi-county council of governments, or a county collaborating with the State and federal governments in an inter-regional context.
Application Process	Applications invited through issuance of Notices of Funding Availability (NOFAs).
Contact	Paul Dirksen Jr., (916) 445-5307 or pdirksen@hcd.ca.gov .

Jobs-Housing Balance Incentive Grants

Purpose	Provide financial incentives to cities and counties that increase their issuance of residential building permits.
Assistance Type	Grants
Terms	Grants are based on the increase in the grantees' issuance of residential building permits during calendar 2001, compared to the annual average number of permits during the most recent measurable 36-month period prior to 2001. Applicant areas will be weighted for high, medium or low employment demand (ie, available jobs). Additional points will be awarded for projects which meet any of the following criteria: multi-family, infill development, and/or properties with affordability covenants.
Eligible Activities	Incentive grants may be used for any project, service or other local need determined by the recipient city, county or city and county to be in the community's best interest.
Eligible Applicants	Cities and counties with housing elements, adopted by the end of 2001, that the Department of Housing and Community Development has determined to be in substantial compliance with housing element law, and which issue residential building permits exceeding a specified threshold number.
Application Process	Applications will be distributed in late 2001 with an anticipated due date in March 2002. The Notice of Funding Availability (NOFA) and guidelines are available on the HCD website at: http://www.hcd.ca.gov/ca/jhbig/jobnofa.pdf .
Contact	Linda Nichols, (916) 323-3175 or lnichols@hcd.ca.gov .

Joe Serna, Jr. Farmworker Housing Grant Program (JSJFWHG)

Purpose	Finance new construction, rehabilitation and acquisition of owner-occupied and rental units for agricultural workers, with a priority for lower-income households.
Assistance Type	Grants or loans or both, to assist the development or rehabilitation of various types of housing projects for agricultural worker households. A match of at least 100 percent is required.
Terms	<p><i>Homeowner Grants</i> for rehabilitation or new home construction: Lien restrictions are required for twenty years. If the unit is sold to a nonfarmworker buyer before completing the tenth year, the grant amount must be repaid under most circumstances. Between the 10th and 20th anniversaries, the grant is forgiven at a rate of 10 percent per completed year. It is fully forgiven after completing 20 years.</p> <p><i>Rental Construction Grants or Loans:</i> Lien restrictions for assisted units are required for 40 years. If assisted units are sold for other than farmworker housing before the 40th year, under most circumstances the grant must be repaid.</p> <p><i>Rental Rehabilitation Grants or Loans:</i> Lien restrictions for assisted units are required for 20 years. If assisted units are sold for other than farmworker housing before the 20th year, the grant must usually be repaid.</p>
Eligible Activities	Activities incurring costs in the development of homeowner or rental housing for agricultural workers, including land acquisition, site development, construction, rehabilitation, design services, operating and replacement reserves, repayment of predevelopment loans, provision of access for the elderly or disabled, relocation, homeowner counseling, and other reasonable and necessary costs.
Special Program	The Employee Housing/Manufactured Housing component will fund local efforts to provide affordable, durable farmworker housing using factory constructed units.

Eligible Applicants

Local government agencies, nonprofit corporations, cooperative housing corporations, limited partnerships where all the general partners are nonprofit mutual or public benefit corporations, and federally recognized Indian tribes. Eligible beneficiaries of grants or loans are households with at least one member who derives, or prior to retirement or disability derived, a substantial portion of their income from agricultural employment.

Application Procedures

Applications are solicited by issuance of a Request for Proposals (RFP) or a Notice of Funding Availability (NOFA), and are either received and reviewed on a continuous basis, or rated and ranked on a competitive basis.

Contact

(916) 324-0695

Mobilehome Park Resident Ownership Program (MPROP)

Purpose	Finance the preservation of affordable mobilehome parks by conversion to ownership or control by resident organizations, nonprofit housing sponsors, or local public agencies.
Assistance Type	Loans.
Terms	<p><i>Short-term conversion loans</i> at three percent simple annual interest for up to three years to enable a resident organization, nonprofit sponsor or local public agency to purchase a mobilehome park.</p> <p><i>Long-term blanket loans</i> at three percent simple annual interest for up to 30 years for long-term financing of a park purchase, or for a resident organization, nonprofit or local public agency that has purchased a park to help low-income residents finance the purchase of shares or spaces in the park. Payments of conversion and blanket loans can be deferred or adjusted if necessary to make the purchase feasible.</p> <p><i>Long-term individual loans</i> at three percent simple annual interest, to low-income residents of a mobilehome park that has been converted, to ensure housing affordability when the resident buys a cooperative interest, a share, a planned unit development space, or a condominium space in the park.</p>
Eligible Activities	Purchase (conversion) of a mobilehome park by a resident organization, nonprofit entity or local public agency; rehabilitation or relocation of a purchased park; purchase by a low income resident of a share or space in a converted park.
Eligible Applicants	Resident organizations, nonprofit entities, and local public agencies. Applications for individual loans are made to the entity that has purchased the park.
Application Procedures	Applications are invited through issuance of Requests for Proposals (RFPs). Projects are evaluated, ranked and funded according to criteria in the RFPs.
Contact	(916) 445-0110

Multifamily Housing Program (MHP)

Purpose	Assist the new construction, rehabilitation and preservation of permanent and transitional rental housing for lower income households.
Assistance Type	Deferred payment loans
Terms	<p>Loan term: 55 years.</p> <p>Interest: 3 percent simple interest on unpaid principal balance. 0.42 percent payments are due annually, with the balance of principal and interest due and payable upon completion of loan term.</p>
Eligible Activities	<p>New construction, rehabilitation, or acquisition and rehabilitation of permanent or transitional rental housing developments of five or more units, and the conversion of nonresidential structures to rental housing.</p> <p>Projects are not eligible if construction has commenced as of the application date, or if they are receiving 9% federal low income housing tax credits.</p> <p>MHP funds will be provided for post-construction permanent financing only. Eligible costs include: costs of developing the housing units; child care, after-school care and social service facilities integrally linked to the assisted housing units; and capitalized reserves for the housing.</p>
Eligible Applicants	Local public entities, for-profit and nonprofit corporations, limited equity housing cooperatives, individuals, Indian reservations and rancherias, and limited partnerships in which an eligible applicant or an affiliate of the applicant is a general partner. Applicants or their principals must have successfully developed at least one affordable housing project.
Application Procedures	Applications are invited through the issuance of Notices of Funding Availability (NOFAs).
Contact	Anne Gilroy, (916) 327-2886 or agilroy@hcd.ca.gov .

Office of Migrant Services (OMS)

Purpose	Provide safe, decent and affordable seasonal rental housing and support services for migrant farmworker families during the peak harvest season.
Assistance Type	Grants to local government agencies that contract with HCD to operate OMS centers located throughout the state. HCD obtains and administers funds for the construction and rebuilding of centers.
Terms	<p>Counties, housing authorities and grower associations typically provide land for migrant centers as an in-kind contribution. HCD owns the structures.</p> <p>HCD contracts annually with local operating agencies and provides grants for OMS center operation, paid from the State General Fund and from OMS rental income. Occupancy is normally limited to 6 months per year.</p> <p>Funds for the construction or rebuilding of centers come from State General Fund appropriations and U.S. Department of Agriculture Rural Development Service (RD) awards.</p>
Eligible Activities	Construction, rehabilitation, maintenance and operation of seasonal rental housing for migrant farmworkers.
Eligible Applicants	Local government agencies, housing authorities, nonprofit corporations, school districts and health agencies.
Application Procedures	Funding to operate, maintain and rehabilitate existing centers is budgeted and contracted annually.
Contact	Program administration: (916) 324-0695

Predevelopment Loan Program (PDLP)

Purpose	Provide predevelopment capital to finance the start of low-income housing projects.
Assistance Type	Short-term loans
Terms	Three percent simple annual interest loans for up to three years. Maximum loan amount for purposes other than site option or site purchase is \$75,000. The maximum amount committed to any one borrower at any point in time may not exceed 20 percent of total funds appropriated.
Eligible Activities	Predevelopment costs of projects to construct, rehabilitate, convert or preserve assisted housing, including manufactured housing and mobilehome parks. Eligible costs include, but are not limited to, site control, site acquisition for future low-income housing development, engineering studies, architectural plans, application fees, legal services, permits, bonding and site preparation. Priority will be given to developments located in public transit corridors, or which preserve and acquire existing government-assisted rental housing at risk of conversion to market rents.
Eligible Applicants	Local government agencies, nonprofit corporations, cooperative housing corporations, and limited partnerships where all the general partners are nonprofit mutual or public benefit corporations.
Application Procedures	Applications are accepted and evaluated, and funds awarded, on a continuous basis as funds are available.
Contact	(916) 445-0877

State Community Development Block Grant Program (CDBG)

Purpose	Provide federal Community Development Block Grant (CDBG) program benefits to non-entitlement cities and counties.
Assistance Type	Grants
Terms	<p>At least 51 percent of State CDBG funds must be used for housing. At least 51 percent of households benefiting from each grant must be lower income. Maximum grant amount for most components is \$500,000 per year. The maximum Planning and TA amount is \$70,000 per year. The four major components of the State CDBG program are:</p> <p><i>CDBG Economic Development Allocation: Over-the-Counter Component:</i> Thirty percent of HUD's total CDBG allocation to HCD is set aside for the creation and preservation of jobs for low and very-low income persons.</p> <p><i>CDBG Economic Development Enterprise Fund:</i> An annually announced percentage of the CDBG Economic Development Allocation is awarded to capitalize local business revolving loan funds, that loan working capital or provide infrastructure assistance to businesses that create private-sector jobs for low income and very low-income persons.</p> <p><i>CDBG General, Native American and Colonias Allocations:</i> The General Allocation is the largest program component. One and one-quarter percent of State CDBG funds is awarded to projects serving Native Americans who do not belong to a federally recognized Indian tribe or rancheria. Five percent is awarded to non-entitlement California communities ("colonias") located within 150 miles of the California/Mexico border.</p> <p><i>Planning/Technical Assistance Grants:</i> Ten percent of total State CDBG funds are set aside for local planning and evaluation studies for housing, public works, community development and economic development.</p>
Eligible Activities	Housing rehabilitation, infrastructure, community facilities, economic development, planning studies and public services.

**Eligible
Applicants**

Approximately 180 small cities and rural counties are eligible to apply to HCD for federal CDBG funds. Eligible jurisdictions include cities with populations less than 50,000 and counties with populations less than 200,000 that do not receive CDBG funds directly from the U.S. Department of Housing and Urban Development (HUD).

**Application
Procedures**

Please see the following descriptions of program components.

Contact

Program Administration: (916) 445-6000

State CDBG Program

Economic Development Allocation – Over-the-Counter Component

Purpose	Create or retain jobs for low-income workers in rural communities.
Assistance Type	Grants
Terms	Grants of up to \$500,000 for eligible cities and counties to lend to identified businesses, or use for infrastructure improvements necessary to accommodate the creation, expansion, or retention of identified businesses.
Eligible Activities	Creation or retention of jobs for low-income workers. May include loans or loan guarantees to businesses for construction, on-site improvements, equipment purchase, working capital, and site acquisition. May also include loans for business start-ups, grants for publicly owned infrastructure, and loans or grants for small business incubators.
Eligible Applicants	Counties with fewer than 200,000 residents in unincorporated areas and cities with fewer than 50,000 that are not participants in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) entitlement program.
Application Procedure	Applications are invited by an annual Notice of Funding Availability (NOFA). Applications are continuously received and reviewed throughout the year. Awards are made on an ongoing basis, normally within 60 days of HCD receipt of a completed application.
Contact	Program Administration: (916) 445-6000

State CDBG Program

Enterprise Fund

Purpose	Create or preserve jobs for low income and very low-income persons.
Assistance Type	Grants
Terms	Grants of up to \$500,000 to provide loans to businesses, grants for publicly owned infrastructure, and microenterprise assistance. Individual project funding decisions are made by the jurisdiction. Businesses receiving loans must create or retain private sector jobs principally for low income and very low-income persons.
Eligible Activities	CDBG funds may be lent to businesses for working capital, land acquisition, equipment purchase, inventory purchase, debt restructuring, and other direct assistance. Local grants may support businesses by providing water and sewer services, access roads, and other public facilities. Microenterprise funds may provide credit or technical assistance for persons developing micro enterprises.
Eligible Applicants	Counties with fewer than 200,000 residents in unincorporated areas and cities with fewer than 50,000 that are not participants in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) entitlement program.
Application Procedure	Applications for annual competitive funding rounds are invited by a Notice of Funding Availability (NOFA). The NOFA is typically released each summer. Applications are evaluated and scored on a variety of factors, which may include need, capacity, prior CDBG grant performance, and poverty in the applicant community.
Contact	Program Administration: (916) 445-6000

State CDBG Program

General, Native American, and Colonias Allocations

Purpose	To fund housing activities, public works, community facilities, and public service projects serving lower-income people in small, typically rural communities.
Assistance Type	Grants
Terms	Maximum grant amount: \$500,000.
Eligible Activities	<p><i>Housing</i>, including rehabilitation and activities that complement new construction.</p> <p><i>Public Works</i>, including water and wastewater systems, rural electrification, and utilities such as gas services.</p> <p><i>Community Facilities</i>, including day care centers, domestic violence shelters, food banks, community centers, medical and dental facilities, and fire stations.</p> <p><i>Public Services</i>, including staff and operating costs associated with the community facilities.</p>
Eligible Applicants	<p><i>State CDBG General Fund Applicants</i> are non-entitlement jurisdictions, cities with populations under 50,000 and counties with populations under 200,000 in unincorporated areas that do not participate in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) entitlement program.</p> <p><i>Native American Set-Aside Fund Applicants</i> are non-entitlement jurisdictions that apply to assist non-federally recognized Native American communities.</p> <p><i>Colonias Set-Aside Fund Applicants</i> are distressed non-entitlement jurisdictions within 150 miles of the California-Mexico border.</p>
Application Procedure	Applications are invited through an annual Request for Proposals (RFP).
Contact	Program Administration: (916) 445-6000

State CDBG Program

Planning and Technical Assistance Grants

Purpose	Provide funds for small cities and counties for planning and evaluation studies related to housing, public works, community development, and economic development.
Assistance Type	Grants
Terms	Up to \$70,000 per year per jurisdiction. No more than \$35,000 under the General/Native American Allocation and a maximum of \$35,000 under the Economic Development Allocation.
Eligible Activities	Studies and plans for housing, public works, community facilities, and economic development activities that meet CDBG national objectives, and provide principal benefit to low-income persons.
Eligible Applicants	Counties with fewer than 200,000 residents in unincorporated areas and cities with fewer than 50,000 residents that do not participate in the U.S. Department of Housing and Urban Development (HUD) CDBG entitlement program.
Application Procedure	Applications are invited through an annual Notice of Funding Availability (NOFA). Applications are continuously received and reviewed. Awards are made on a monthly basis until all funds are committed.
Contact	Program Administration: (916) 445-6000

Loan and Grant Monitoring and Management

Compliance with fiscal and regulatory agreements for existing loans and grants, and provision of loan balances, payoff information and other loan services, is managed by the offices listed below. Most programs listed are no longer making new loans or grants; those that are currently active are marked with an asterisk.

- a. Building Equity and Growth in Neighborhoods (BEGIN)**
Portfolio management (916) 322-0356; loan servicing (916) 327-3717
- b. California Energy Conservation Repair Program (CECRP)**
Administration transferred to Department of Economic Opportunity, Home Energy Assistance Program, (800) 433-4327
- c. California Homeownership Assistance Program (CHAP)**
Portfolio management (916) 324-8654; loan servicing (916) 327-3717
- d. California Housing Rehabilitation Program (CHRP)**
Portfolio management, owner loans (916) 324-8654; rental loans (916) 327-3712; loan servicing (916) 327-3717
- e. California Natural Disaster Assistance Program (CALDAP)**
Portfolio management, owner loans (916) 324-8654; rental loans (916) 327-3712; loan servicing (916) 327-3717
- f. California Self-Help Housing Program (CSHHP) ***
Portfolio management (916) 324-8654; loan servicing (916) 327-3717
- g. Deferred Payment Rehabilitation Loan Program (DPRLP)**
Portfolio management, owner loans (916) 324-8654; rental loans (916) 327-3712; loan servicing (916) 327-3717
- h. Downtown Rebound Program (DTR) ***
Portfolio management (916) 327-3712; loan servicing (916) 327-3717
- i. Emergency Shelter Program (ESP)**
Grant management (916) 445-0845
- j. Families Moving to Work Program**
Portfolio management (916) 327-3712; loan servicing (916) 327-3717
- k. Family Housing Demonstration Program (FHDP)**
Portfolio management (916) 327-3712; loan servicing (916) 327-3717

l. Farmworker Housing Grant Program: see Joe Serna, Jr. Farmworker Housing Grant Program (JSJFWHG)

m. HOME Investment Partnerships Program (HOME) *

Portfolio management (916) 322-0356

n. Joe Serna, Jr. Farmworker Housing Grant Program (JSJFWHG) *

Portfolio management, owner loans (916) 324-8654; rental loans (916) 327-3712;
loan and grant servicing (916) 327-3717

o. Mobilehome Park Resident Ownership Program (MPROP) *

Portfolio management, owner loans (916) 324-8654; rental loans (916) 327-3712;
Loan servicing (916) 327-3717

p. Multifamily Housing Program (MHP) *

Portfolio management (916) 327-3712; loan servicing (916) 327-3717

q. Office of Migrant Services, Natural Disaster Component (OMS-ND)

Contract management (916) 324-0695

r. Permanent Housing for the Handicapped Homeless Program (PHHP)

Grant management (916) 445-0845

s. Predevelopment Loan Program (PDLP) *

Portfolio management (916) 445-0877; loan servicing (916) 327-3717

t. Rental Housing Construction Program (RHCP)

Portfolio management (916) 327-3712; loan servicing (916) 327-3717

u. Rural Development Assistance Program (RDAP)

Grant management (916) 324-0695

v. Special User Housing Rehabilitation Program (SUHRP)

Portfolio management (916) 327-3712; loan servicing (916) 327-3717

w. State Earthquake Rehabilitation Assistance Program (SERA)

Portfolio management, owner loans (916) 324-8654; rental loans (916) 327-3712;
loan servicing (916) 327-3717

x. State Rental Rehabilitation Program (SRRP)

Grant management (916) 445-0845

y. Supplemental Assistance for Facilities to Assist the Homeless (SAFAH)

Grant management (916) 445-0845

Or, you may contact the Division of Community Affairs front desk at (916) 322-1560.

* This program continues to make new loans or grants

HCD Loan and Grant Statutes and Regulations

Statutory citations, unless otherwise specified, refer to the California Health and Safety (H&S) Code. Regulatory citations, unless otherwise specified, refer to the California Code of Regulations (CCR), Title 25, Division 1, Chapter 7. California laws can be seen at <http://www.leginfo.ca.gov/>. Regulations can be seen at <http://ccr.oal.ca.gov/>.

Program or Function	Citation
HCD Organization	
HCD legislative findings and declarations	Health and Safety Code (H&S) Sections 50000-50009
HCD definitions	50050-50105
BT&H Agency and HCD Department responsibilities	50150-50155
HCD organization and powers	50400-50408
HCD policy activities	50450-50464
HCD assistance activities	50500-50514
Programs	
CalHome Program	50650-50650.7
California Homeownership Assistance Program (CHAP)	50775-50779
<i>CHAP regulations</i>	<i>California Code of Regulations Title 25, Division 1, Chapter 7, Subchapter 11, sections 7900-7938</i>
California Housing Rehabilitation Program – Owner and Rental components (CHRP-O & CHRP-R; see also DPRLP)	50660-50670
<i>CHRP-R regulations</i>	<i>Subchapter 8, 7670-7697</i>
<i>CHRP-O regulations</i>	<i>Subchapter 14, 8040-8062</i>
California Indian Assistance Program (CIAP)	50003(f), 50501, 50513, 50952(i)

California Natural Disaster Assistance Program – Owner and Rental components (CALDAP-O & CALDAP-R)	50661.5, 50662.7, 50671-50671.6 (CHRP statutes)
California Self-Help Housing Program (CSHHP)	50693-50698
<i>CSHHP regulations</i>	<i>Subchapter 6.5, 7530-7584</i>
Child Care Facilities Finance Program (CCFFP)	Education Code, 8277.5-8277.6
<i>CCFFP regulations</i>	<i>Subchapter 18, 8250-8273</i>
Deferred-Payment Rehabilitation Loans (DPRLP; see also CHRP-O and CHRP-R)	50660-50670
<i>DPRLP regulations</i>	<i>Subchapter 5, 7400-7438</i>
Downtown Rebound Program	50898-50898.2
Emergency Housing and Assistance Program (EHAP)	50800-50807
<i>EHAP regulations</i>	<i>Subchapter 12, 7950-7976</i>
Family Housing Demonstration Program (FHDP)	50880-50895
<i>FHDP regulations</i>	<i>Subchapter 16, 8110-8142</i>
Federal Emergency Shelter Grant Program (FESG)	No state statutes or regulations. Federal statutes: Stewart B. McKinney Homeless Assistance Act, 42 U.S.C. 11371-78. Federal regulations: 24 CFR Part 576
Home Investment Partnership Program (HOME)	50896-50896.3
<i>HOME regulations</i>	<i>Subchapter 17, 8200-8220</i>
Housing Assistance Program (HAP)	50506
Housing Trust Fund	50840-50843
Joe Serna, Jr. Farmworker Housing Grant Program (JSJFWHG)	50517.5-50518
<i>JSJFWHG regulations</i>	<i>Subchapter 3, 7200-7238</i>
Mobilehome Park Resident Ownership Program (MPROP)	50780-50788
<i>MPROP regulations</i>	<i>Subchapter 13, 8000-8032</i>
Multifamily Housing Program (MHP)	50675-50675.12
<i>MHP regulations</i>	<i>Subchapter 4, 7300-7330</i>
Office of Migrant Services (OMS)	50710-50713
<i>OMS regulations</i>	<i>Subchapter 7, 7600-7665</i>
Predevelopment Loan Program (PDLP)	50400.5, 50530-50532, 50545
Rental Housing Construction Program (RHCP Original)	50735-50770
<i>RHCP-Original regulations</i>	<i>Subchapter 10, 7800-7892</i>
<i>RHCP Bond regulations</i>	<i>Subchapter 15, 8075-8103</i>
Residential Hotel Rehabilitation	50519-50522
Special User Housing Rehabilitation Program (SUHRP)	50662 (in DPRLP statutes)
<i>SUHRP regulations</i>	<i>Subchapter 5.5, 7450-7480</i>
State Community Development Block Grant (CDBG)	50825-50834
<i>CDBG regulations</i>	<i>Subchapter 2, 7050-7126</i>